

Fill in this information to identify the case:

Debtor 1 MICHAEL A. ZURAT

Debtor 2 JENNIFER M. ZURAT
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 20-20442CMB

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: MIDFIRST BANK SSB* Court claim no. (if known): 12

Last 4 digits of any number you use to identify the debtor's account 2 1 7 6

Property Address: 1012 TEMPLE RD
MONACA PA 15061

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>842.23</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>842.23</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>842.23</u>

Part 3: Postpetition Mortgage Payment*Check one*

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$807.80

The next postpetition payment is due on

5 / 1 / 2025
MM / DD / YYYY

Mortgage is paid directly by the debtor(s).

Debtor 1 MICHAEL A. ZURAT
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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour
Signature

Date 03/28/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **MICHAEL A. ZURAT**
Name

Case number (if known) **20-20442CMB**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
01/25/2021	1185255	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	434.26
02/22/2021	1188389	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	393.76
03/26/2021	1191675	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	14.21
				<hr/> 842.23

MORTGAGE REGULAR PAYMENT (Part 3)

04/27/2020	1157491	NATIONSTAR MORTGAGE LLC D/B/A MR C	AMOUNTS DISBURSED TO CREDITOR	1,540.67
05/26/2020	1160822	NATIONSTAR MORTGAGE LLC D/B/A MR C	AMOUNTS DISBURSED TO CREDITOR	805.22
06/26/2020	1163975	NATIONSTAR MORTGAGE LLC D/B/A MR C	AMOUNTS DISBURSED TO CREDITOR	838.86
07/29/2020	1167000	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	858.27
08/25/2020	1170071	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	869.21
09/28/2020	1173167	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	875.24
10/26/2020	1176264	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,331.07
11/24/2020	1179334	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	950.09
12/21/2020	1182285	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	987.67
01/25/2021	1185255	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	823.30
02/22/2021	1188389	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	823.30
03/26/2021	1191675	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	823.30
04/26/2021	1194925	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	823.30
05/25/2021	1198048	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	823.30
06/25/2021	1201233	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	823.30
07/26/2021	1204435	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	855.50
08/26/2021	1207557	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	831.35
09/24/2021	1210676	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	831.35
10/25/2021	1213748	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	831.35
11/22/2021	1216783	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	831.35
12/23/2021	1219858	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	831.35
01/26/2022	1222919	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	831.35
02/23/2022	1225795	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	831.35
03/25/2022	1228754	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	831.35
04/26/2022	1231798	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	868.12
05/25/2022	1234837	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	868.12
06/27/2022	1237864	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	868.12
07/26/2022	1240808	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	868.12
08/24/2022	1243693	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	868.12
09/27/2022	1246560	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	868.12
10/25/2022	1249390	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	868.12
11/23/2022	1252166	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	868.12
12/22/2022	1254926	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	868.12
01/26/2023	1257653	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	868.12
02/23/2023	1260276	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	868.12
03/28/2023	1263045	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	868.12
04/25/2023	1265864	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	868.12
05/25/2023	1268722	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	782.42
06/26/2023	1271618	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,007.43
07/25/2023	1274384	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	885.99
08/25/2023	1277155	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	885.99
09/26/2023	1279908	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	885.99
10/25/2023	1282616	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	885.99
11/27/2023	1285294	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	895.48
12/21/2023	1287884	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	895.48
01/26/2024	1290563	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	895.48
02/26/2024	1293228	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	895.48
03/26/2024	1295873	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	895.48
04/25/2024	1298523	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	895.48
05/29/2024	1301233	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	895.48
06/25/2024	1303771	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	895.48
07/25/2024	1306368	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	895.48
08/26/2024	1308946	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	895.48
09/25/2024	1311536	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	895.48
10/25/2024	1314058	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	895.48
11/25/2024	1316625	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	807.80
12/23/2024	1319029	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	807.80

Debtor 1 MICHAEL A. ZURAT
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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
01/28/2025	1321524	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	807.80
02/25/2025	1323954	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,615.60
				<u>52,906.53</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

MICHAEL A. ZURAT
JENNIFER M. ZURAT
1012 TEMPLE ROAD
MONACA, PA 15061

BRIAN C THOMPSON ESQ
THOMPSON LAW GROUP PC
301 SMITH DRIVE SUITE 6
CRANBERRY TOWNSHIP, PA 16066

MIDFIRST BANK SSB*
ATTN BANKRUPTCY TRUSTEE PMTS*
999 NW GRAND BLVD STE 100
OKLAHOMA CITY, OK 73118

MIDFIRST BANK
999 NW GRAND BLVD #110
OKLAHOMA CITY, OK 73118-6077

ALDRIDGE PITE LLP
3333 CAMINO DEL RIO SOUTH STE 225
SAN DIEGO, CA 92108

3/28/25

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee